

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Rafael Guariomex Campos
Debtor

Case No. 19-14071-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
Form ID: 309I

Page 1 of 2
Total Noticed: 45

Date Rcvd: Aug 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2019.

db +Rafael Guarjomex Campos, 1137 E Congress St, Allentown, PA 18109-3303
tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
Reading, PA 19606-2265
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
Allentown, PA 18101-1603
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,
Philadelphia, PA 19106-2908
14348322 +Absolute Resolutions VI LLC, 591 Camino de la Reina, #1219, San Diego, CA 92108-3114
14348578 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14348330 +Credit Acceptance Corp, PO BOX 513, Southfield, MI 48037-0513
14348331 +David J. Apotheker, Esquire, 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
14348333 +Hamilton Law Group, PO BOX 90301, Allentown, PA 18109-0301
14354591 IRS, Department of Revenue, Andover, MD 01810
14348334 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14354590 +Maryoris Campos, 1137 E Congress St, Allentown, PA 18109-3303
14348337 +Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1271
14348338 +PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
14353440 +PNC Bank National Association, c/o KEVIN G. McDONALD, KML LAW GROUP, P.C.,
701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14348341 +Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14354592 +Rafael B. Campos, 8903 97th St, Woodhaven, NY 11421-2725
14348342 +Santander Consumer USA, PO BOX 961246, Fort Worth, TX 76161-0246
14354593 Secretary of Housing & Urban Development, 451 Seventh Street SW, Washington, DC 20410-8000
14348343 +The Bureaus Inc, 1717 Central Street, Evanston, IL 60201-1507
14351971 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
atty E-mail/Text: claputka@laputkalaw.com Aug 02 2019 03:14:58 CHARLES LAPUTKA,

		Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102
smg	E-mail/Text:	RVSVCBICNOTICE1@state.pa.us Aug 02 2019 03:15:20
		Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text:	usapae.bankruptcynotices@usdoj.gov Aug 02 2019 03:15:34 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14358999	EDI:	MERRICKBANK.COM Aug 02 2019 07:03:00 Advanta Bank Corporation,
14348323		Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
	EDI:	CAPITALONE.COM Aug 02 2019 07:03:00 Capital One Bank USA NA, 15000 Capital One Dr, Richmond, VA 23238
14348324	+E-mail/Text:	bankruptcy@cavps.com Aug 02 2019 03:15:33 Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14348325	+EDI:	WFNNB.COM Aug 02 2019 07:03:00 Comenity Bank/A&F, PO BOX 182789, Columbus, OH 43218-2789
14348326	+EDI:	WFNNB.COM Aug 02 2019 07:03:00 Comenity Bank/bonton, PO BOX 182789, Columbus, OH 43218-2789
14348327	+EDI:	WFNNB.COM Aug 02 2019 07:03:00 Comenity Bank/brylaneho, PO BOX 182789, Columbus, OH 43218-2789
14348328	+EDI:	WFNNB.COM Aug 02 2019 07:03:00 Comenity Bank/express, PO BOX 182789,
14348329	+EDI:	WFNNB.COM Aug 02 2019 07:03:00 Comenity Bank/victoriasecret, PO BOX 182789, Columbus, OH 43218-2789
14348332	+EDI:	AMINFOFP.COM Aug 02 2019 07:03:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14348335	+EDI:	RESURGENT.COM Aug 02 2019 07:03:00 LVNV Funding LLC, PO BOX 1269, Greenville, SC 29602-1269
14359335	EDI:	RESURGENT.COM Aug 02 2019 07:03:00 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14348336	+EDI:	MERRICKBANK.COM Aug 02 2019 07:03:00 Merrick Bank Corp, PO BOX 9201, Old Bethpage, NY 11804-9001
14360993	+EDI:	MID8.COM Aug 02 2019 07:03:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14348339	EDI:	PRA.COM Aug 02 2019 07:03:00 Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
14352839	+EDI:	DRIV.COM Aug 02 2019 07:03:00 Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
14348912	+EDI:	RMSC.COM Aug 02 2019 07:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14349594	+EDI:	RMSC.COM Aug 02 2019 07:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 20

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
Reading, PA 19606-2265
14348340 ##+Pressler & Pressler, LLP, 804 West Avenue, Jenkintown, PA 19046-2831

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Rafael Guariomex Campos claputka@laputkalaw.com,
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
KEVIN G. MCDONALD on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Rafael Guariomex Campos	Social Security number or ITIN xxx-xx-9024
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
United States Bankruptcy Court	Eastern District of Pennsylvania	EIN _____
Case number: 19-14071-amc		Date case filed for chapter 13 6/26/19

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rafael Guariomex Campos	
2. All other names used in the last 8 years		
3. Address	1137 E Congress St Allentown, PA 18109	
4. Debtor's attorney Name and address	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Contact phone (610) 477-0155 Email: claputka@laputkalaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 8/1/19

For more information, see page 2

7. Meeting of creditors	August 27, 2019 at 01:00 PM	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/26/19 Filing deadline: 9/4/19 Filing deadline: 12/23/19
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	